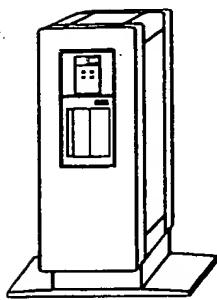


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Card Issuer C

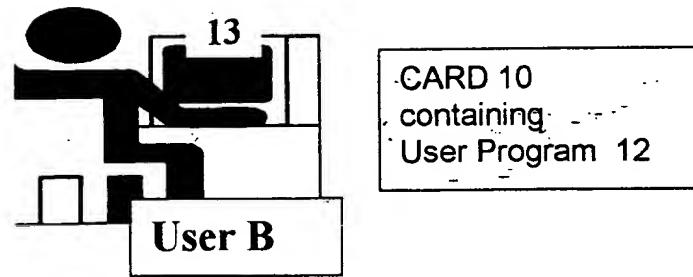
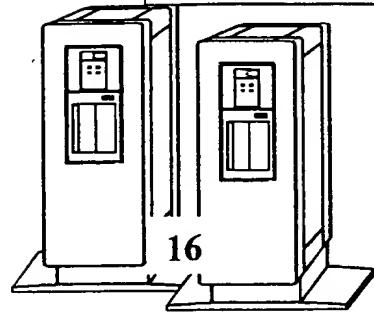


Fig. 1

ENCRYPTED CYBERCOUPON METHOD

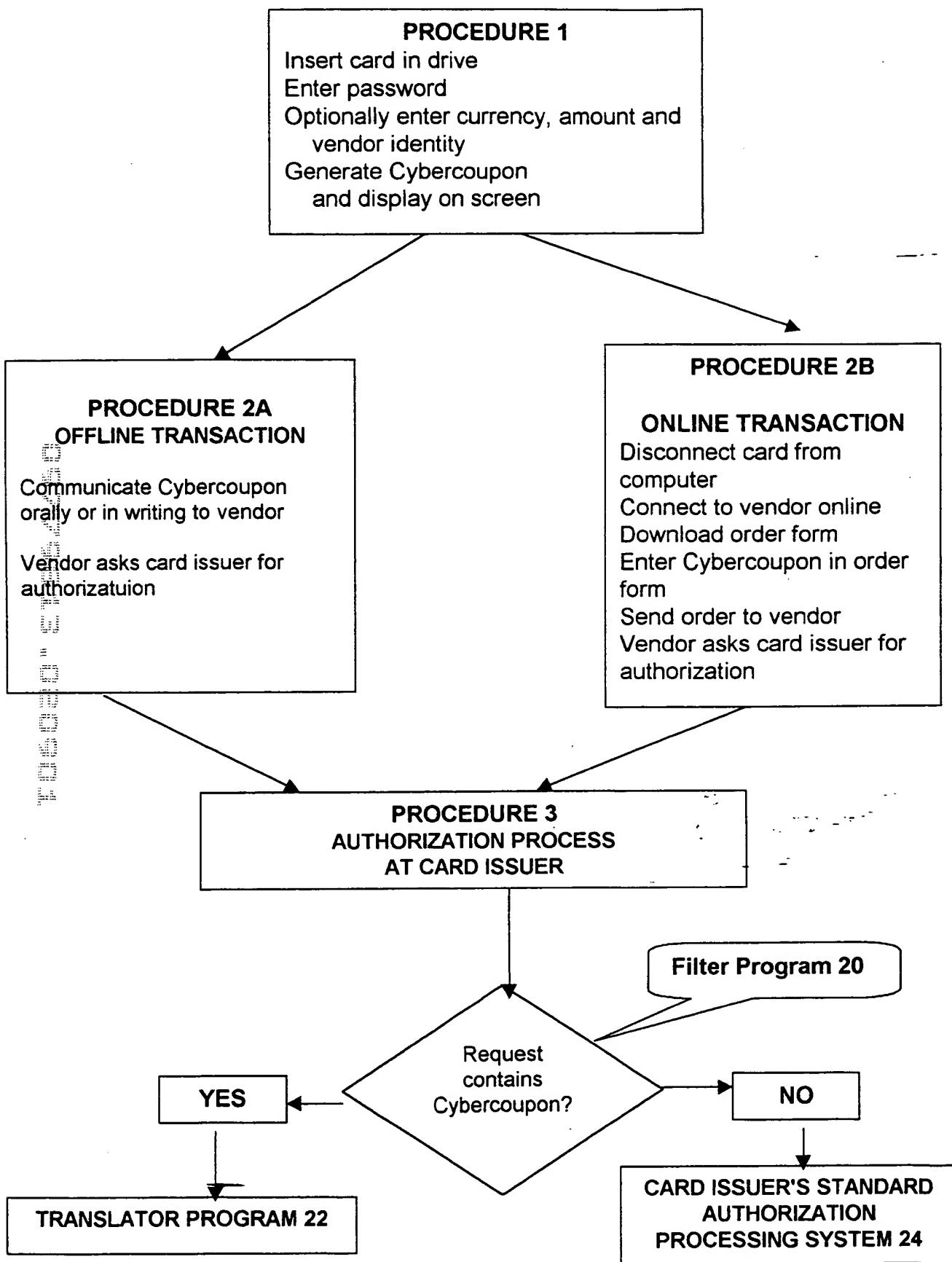


Fig. 2

ENCRYPTED CYBERCOUPON METHOD
PROCESSING A REQUEST FOR AUTHORIZATION OF A TRANSACTION
BY TRANSLATOR PROGRAM

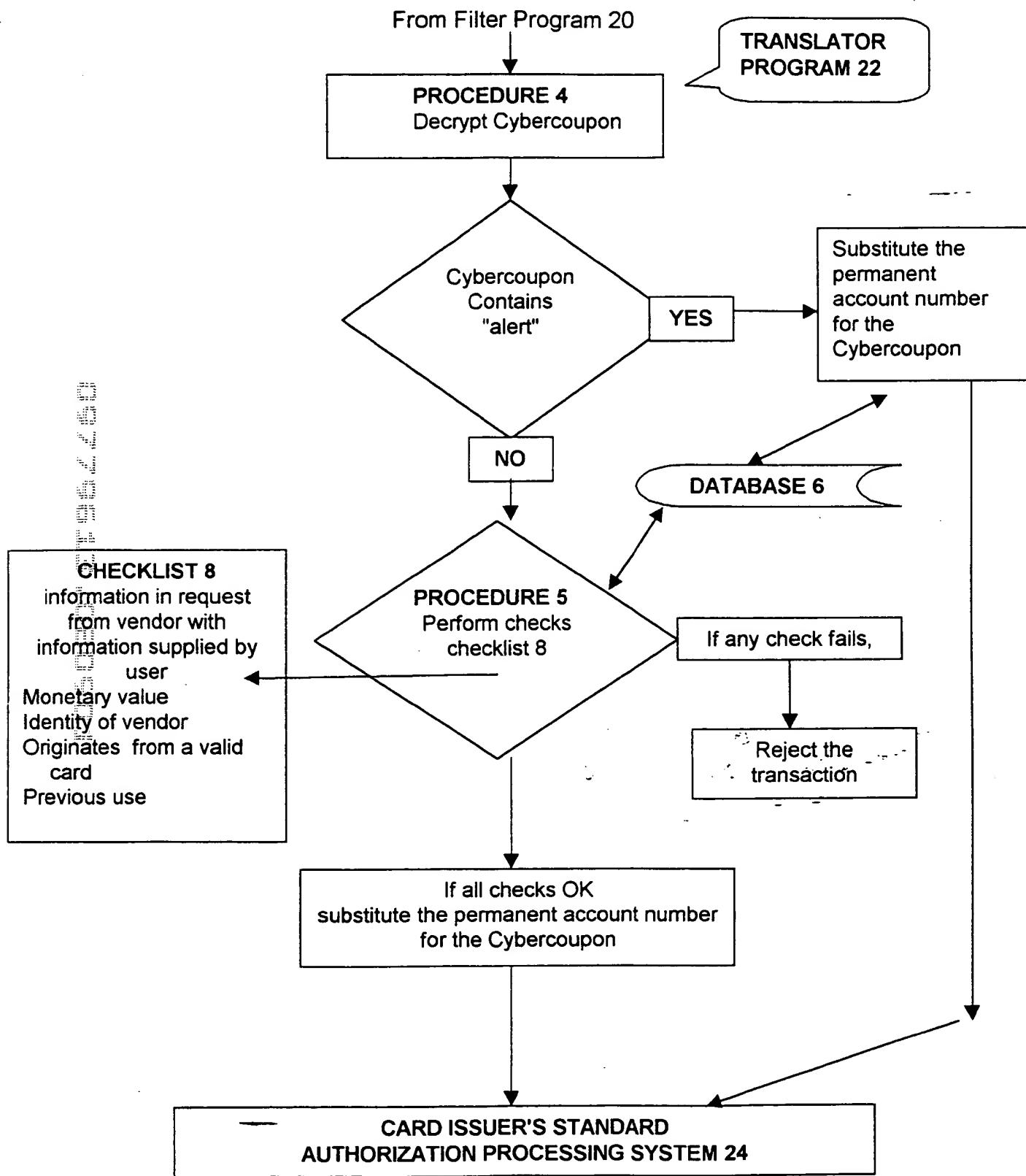


Fig 3.

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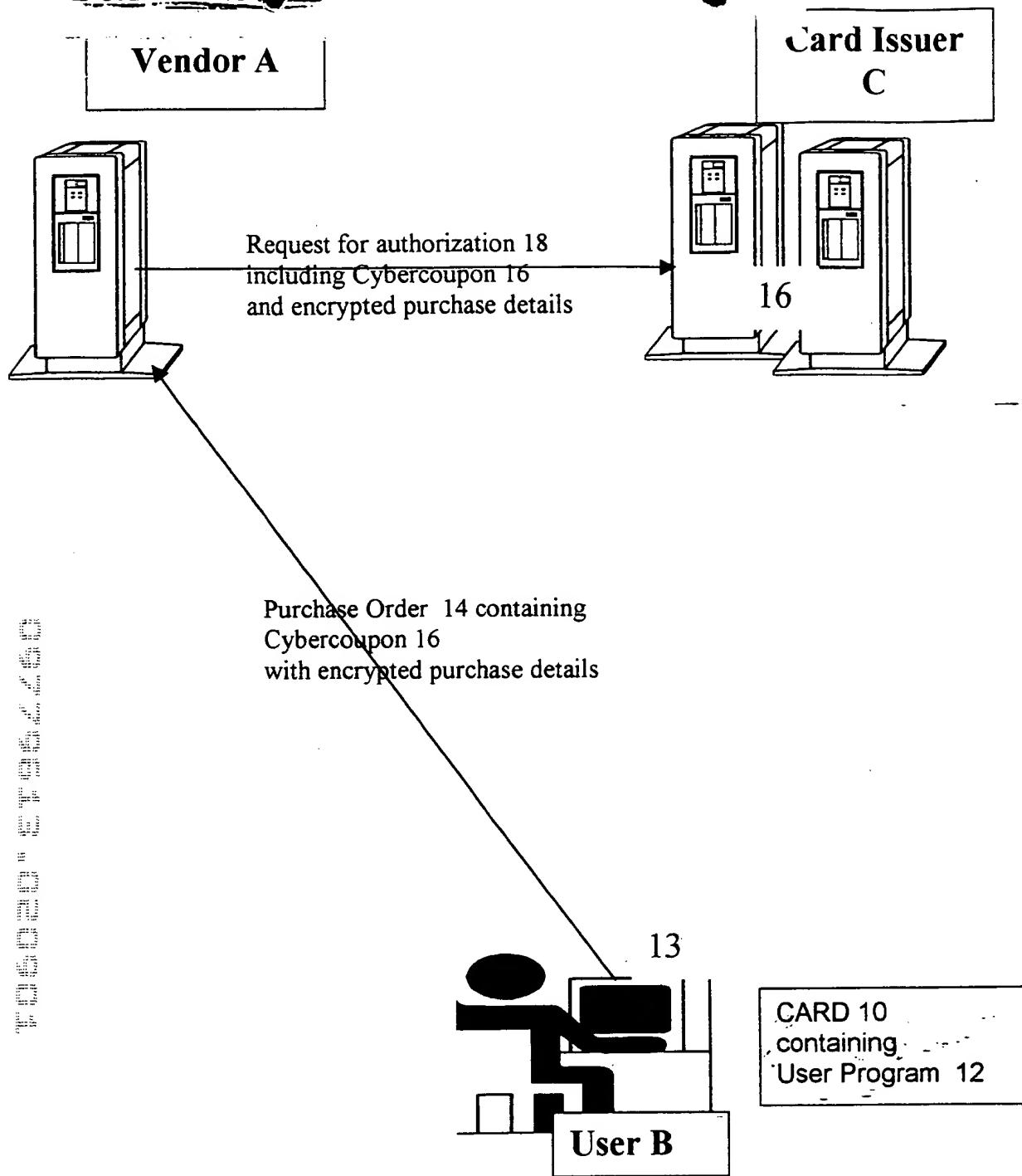
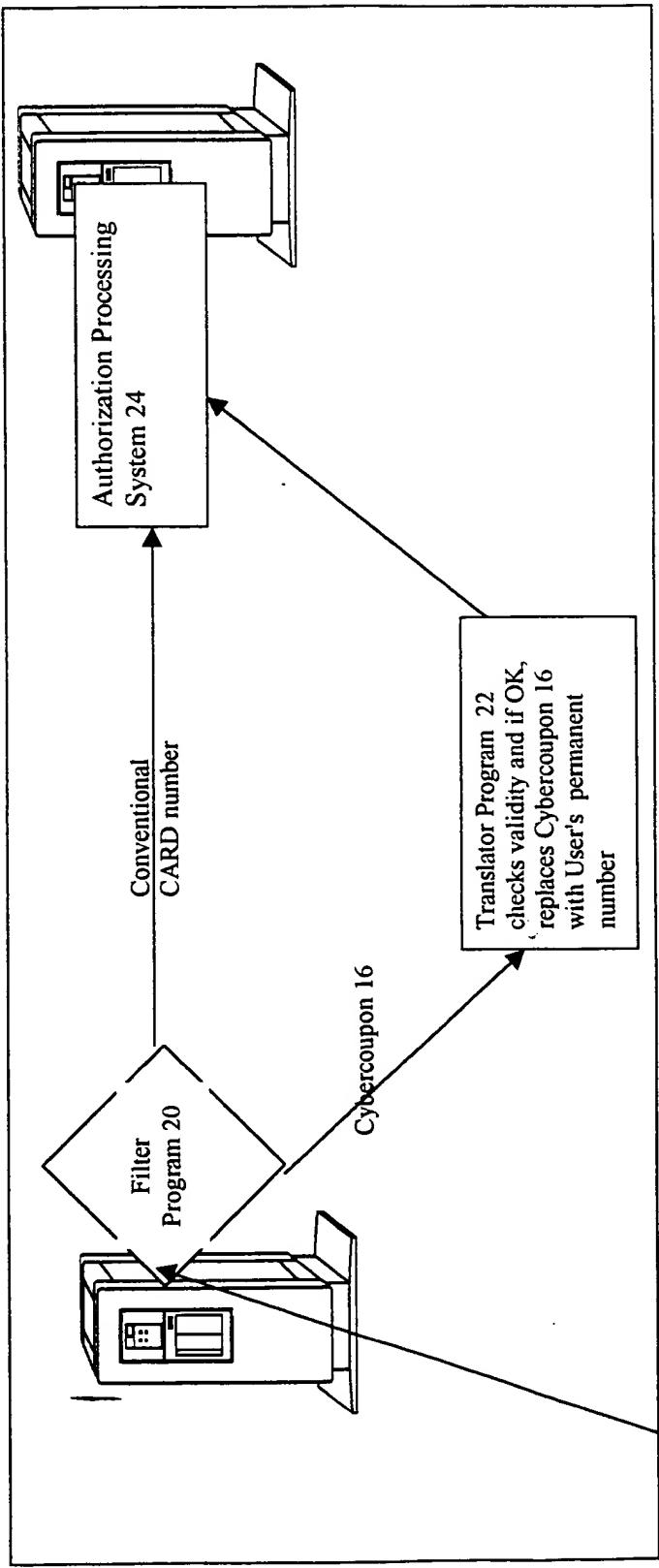


Fig. 4

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Fig. 5

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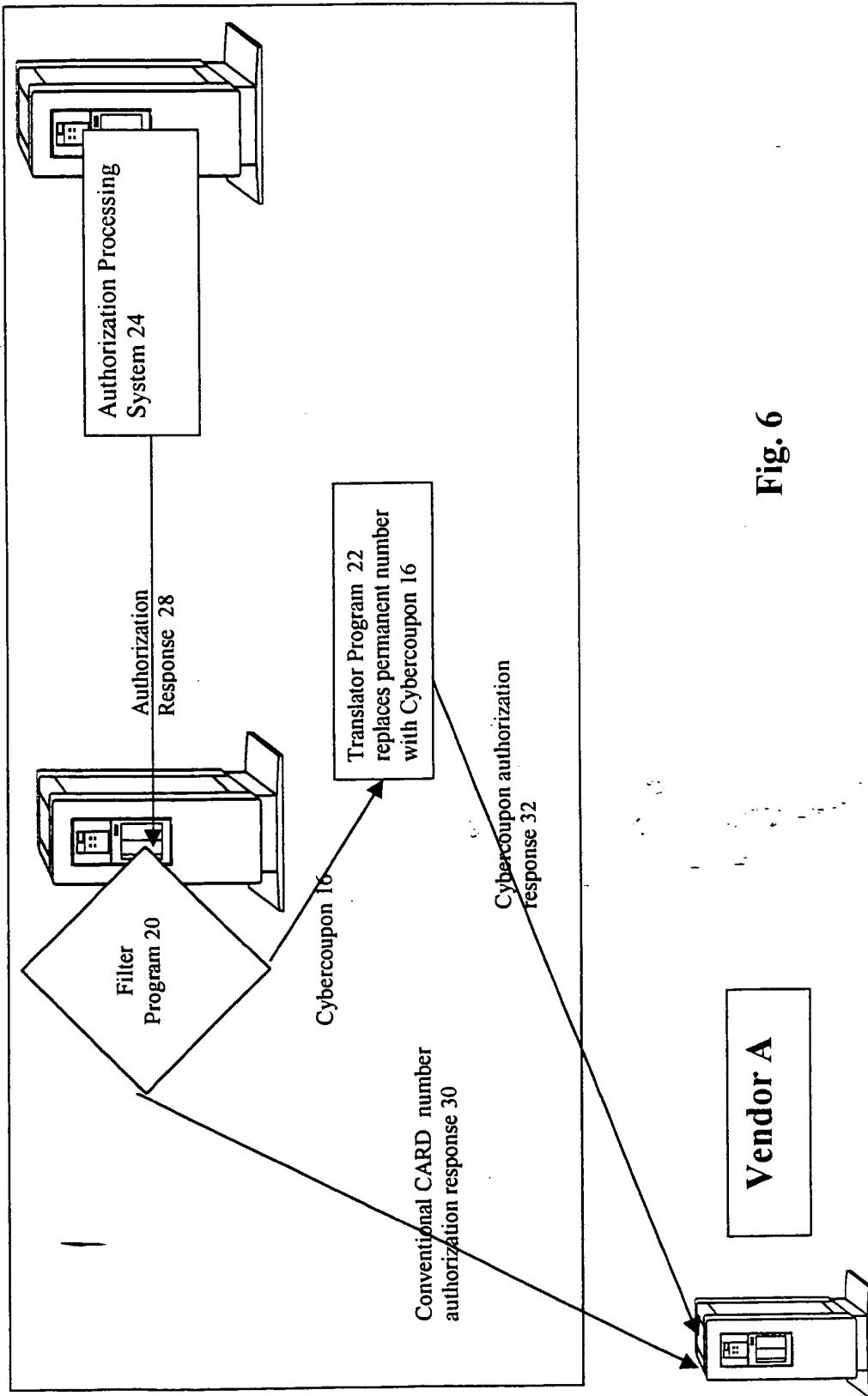
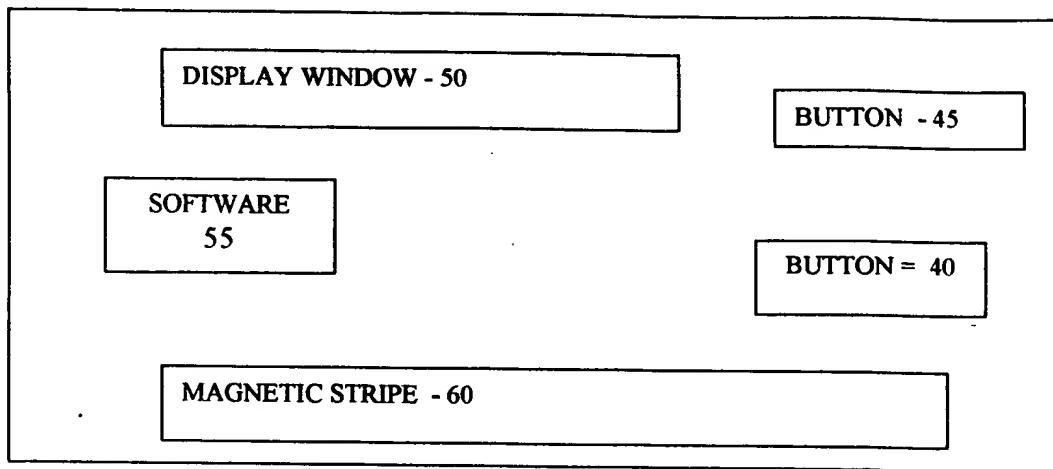


Fig. 6



Combined Magnetic Stripe / Smartcard

Figure 7